

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-29235-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sefer Kir  
505 Shore Road  
Union Beach, NJ 07735

Social Security No.:

xxx-xx-6223

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/21/16  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: November 21, 2016  
JJW: pbf

James J. Waldron  
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
District of New JerseyIn re:  
Sefer Kir  
DebtorCase No. 16-29235-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 132Page 1 of 1  
Total Noticed: 20

Date Rcvd: Nov 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2016.

db +Sefer Kir, 505 Shore Road, Union Beach, NJ 07735-3225  
 516510331 AT&T, C/O Enhanced REcover Collections, 8018 Bayberry Road, Jacksonville, FL 32256  
 516510332 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank USA, 15000 Capital One Drive, Richmond, VA 23238)  
 516510333 +CITI, PO Box 6241, Sioux Falls, SD 57117-6241  
 516485560 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516510334 +Citibank, C/O Midland Funding, LLC, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709  
 516436377 +KLM Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 516510337 +Macys/DSNB, 9111 Duke Boulevard, Mason, OH 45040-8999  
 516508940 +Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700  
 516510341 Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 22 2016 00:08:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 22 2016 00:08:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516510338 E-mail/Text: cms-bk@cms-collect.com Nov 22 2016 00:08:02 Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 516510335 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 22 2016 00:11:23 Citibank NA, C/O Portfolio Recovery, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952  
 516510336 E-mail/Text: mrdiscen@discover.com Nov 22 2016 00:07:33 Discover Fin SVCS, PO Box 15316, Wilmington, DE 19850  
 516498920 E-mail/Text: mrdiscen@discover.com Nov 22 2016 00:07:33 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 516510339 +E-mail/Text: bankruptcy@affglo.com Nov 22 2016 00:08:16 Global Credit & Collection Co, 5440 N. Cumberlands Avenue, Suite 300, Chicago, IL 60656-1486  
 516436376 E-mail/Text: canagement@mtb.com Nov 22 2016 00:08:03 M&T Bank, 1 Fountain Plaza, Floor 4, Buffalo, NY 14203  
 516467729 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Nov 22 2016 00:09:18 Navy Federal CU, POB 3000, Merrifield, NJ 22119-3000  
 516510340 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Nov 22 2016 00:09:18 Navy Federal Credit Union, 820 Follin Lane SE, Vienna, VA 22180-4907

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Patrick Moscatello on behalf of Debtor Sefer Kir moscatellolaw3@comcast.net, moscatellolaw@comcast.net;moscatellolaw2@comcast.net

TOTAL: 3